



Order Filed on October 11, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
Authorized Agent for Secured Creditor
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Fairfield, NJ 07004
Telephone: 973-575-0707
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Aleisha C. Jennings (049302015)

In Re:

Jagmohan Vasudeva,

Debtor,

Meena Vasudeva,

Joint Debtor.

Case No.: 22-14193-CMG

Chapter: 13

Hearing Date: September 21, 2022

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE
AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through four (4), is hereby
ORDERED.

DATED: October 11, 2022



Honorable Christine M. Gravelle
United States Bankruptcy Judge

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THIS MATTER having come before the Court on the Motion for Relief from the Automatic Stay of LOANCARE, LLC (“Secured Creditor”) by and through its counsel, Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as to the real property commonly known as 6 Mimi Drive, Monroe, NJ 08831 (the “Subject Property”), and Eugene D. Roth representing Jagmohan Vasudeva and Meena Vasudeva (“Debtor(s)”), and for good cause it is ORDERED that Secured Creditor’s Motion for Relief from the Automatic Stay is resolved, subject to the following conditions:

1. The Debtor is in default of post-petition payments owed to Secured Creditor. The following post-petition arrears remain due and outstanding to Secured Creditor:

■ The Debtor is overdue for 4 payments from June 1, 2022 through September 1, 2022 at \$3,468.65 per month.

Funds Held In Suspense \$0.00

Total Arrearages Due \$13,874.60

2. Debtor must cure all post-petition arrearages, as follows:
 - The Debtor will not demand the remaining post-petition arrearages pending the Debtor’s application for a loan modification.
 - While loss mitigation is pending, Debtor shall remit monthly adequate protection payments to Secured Creditor in the amount of \$2,750.00.
 - Beginning on October 1, 2022, monthly adequate protection payments shall be timely remitted to Creditor in the amount \$2,750.00.
3. Debtor shall complete the loss mitigation process by December 20, 2022, or as extended by court order.
4. Debtor shall file a Motion to Approve Loan Modification thirty (30) days after receiving an offer for a final loan modification.
5. If a final loan modification is not achieved by December 20, 2022, or as extended by court order, Debtor agrees to: 1) file an amended Chapter 13 Plan to cure the pre-petition arrears, as well as the post-petition arrears as stated in paragraph 2 above, or 2) to convert the

Chapter 13 petition to a Chapter 7 petition, 3) surrender the property, and/or 4) proceed with this bankruptcy case as deemed appropriate by the court.

6. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.

7. Payments to the Secured Creditor shall be made to the following address(es):

■ Adequate protection payments: LoanCare, LLC
P.O Box 8068
Virginia Beach VA 23450

8. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.

9. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ This Order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

10. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$188.00.
The fees and costs are payable:

■ Through the Chapter 13 plan.

11. In the event Secured creditor has not filed a timely Proof of Claim, Debtor consents to the filing and payment by the Chapter 13 Trustee of any late filed Proof of Claim, subject to the right of the Debtor to file an objection as to the amount.

In re:
Jagmohan Vasudeva
Meena Vasudeva
Debtors

Case No. 22-14193-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 11, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jagmohan Vasudeva, Meena Vasudeva, 6 Mimi Drive, Monroe, NJ 08831-3528

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor LOANCARE LLC ajennings@raslg.com
Brian C. Nicholas	on behalf of Creditor MEB Loan Trust bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MEB Loan Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eugene D. Roth	on behalf of Joint Debtor Meena Vasudeva erothesq@gmail.com
Eugene D. Roth	

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Date Rcvd: Oct 11, 2022

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Total Noticed: 1

on behalf of Debtor Jagmohan Vasudeva erothesq@gmail.com

R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB Loan Trust bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 9